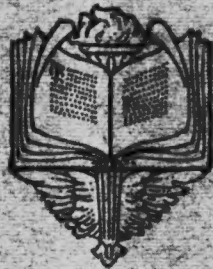


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The Board of Ministers Annuity Fund of the United Baptist Convention of the Maritime Provinces

Handbook of Constitution By-laws and Explanations

First Edition, May 1st, 1920



**Address all Correspondence to
A. H. CHIPMAN, Secretary-Treasurer
Hampton, New Brunswick**



Introduction

Adequate provision for Ministers and their families must be provided by Maritime Baptists, if we expect to maintain any degree of self respect much less discharge our Christian obligations.

After years of sacrificial service, men who might have shone in a business career, face abject poverty according to the present situation and during their ministry they are continually presented with this gruesome spectre of want and privation as their only final temporal reward. Such a condition can only result in utter disaster to the work of the Gospel ministry, as represented by United Baptists of the Maritime Provinces.

It has therefore been considered the most fundamental requirement of our Convention programme that some adequate system providing a sure and definite retiring arrangement and family protection, be designed for all Ministers within bounds of our Convention.

The old plan, known as the Relief and Aid Fund and Infirm and Aged Ministers Fund, was found to be based on incorrect financial deductions. Not having been worked out carefully by experts, it has been unable to carry out its advertisement. Had this fund been patronized and fully paid up by all the Constituency, its delinquency would have been far greater. Something sure and dependable as possible in human affairs, commencing with an Annuity of \$400.00 after forty years service, with a chance of ever increasing this, has been decided as the minimum, that could be favorably accepted and supported.

Compilation of Annuity system dependable for a definite return is an intricate problem. The only solution lies in using the result of actuarial experience and statistics. No wonder therefore, that very few such systems ever secure their advertised results.

The general principles embodied in the plans described in this manual have been evolved, improved and strengthened through more than 30 years experience by the Presbyterian Church of Canada, under the able guidance of one of Canada's greatest actuarial experts. They now pay \$700.00 yearly to their Annuitants, after forty years service, instead of the \$400.00, which was the original amount possible. This is due to the confidence that has been inspired by the completeness of the system. It has prompted all Ministers to join, and inspired the constituency to loyally endow a noble system of proven efficiency.

Your Board have therefore endeavored to compile a constitution from the experience of others by adapting their regulations to our necessities. It is the hope of the Board that everyone interested in continuing the Gospel ministry shall loyally support this fundamental cause.

The limitations of financial possibility must always be regarded by critics. Many suggestions received are most worthy, but are accompanied by an incomprehensible disregard of possibilities and results. There is a tendency to expect the miraculous, whereas the Board is humanly unable to envoke the divine principle of "loaves and fishes" or the "Widow's Cruise."

M. GARFIELD WHITE, President.

Contents

I. AGED AND INFIRM MINISTERS' FUND: Ministers rates purchase on an actuarial basis \$200.00 a year, and this is supplemented by Denominational support and endowment returns, enabling a yearly annuity of at least \$400.00, after forty years connection, which it is confidently hoped to continually increase.

II. WIDOWS AND ORPHANS FUND: This being an absolutely different matter, has to be kept distinct from the Aged and Infirm Ministers Fund. Complex principles governing each system render absolutely separate administration necessary. Those above 50 years of age having to pay special rates. In order to strengthen the fund against this assumption of obligation for the older men, a special fund will be required.

III. BY-LAWS: All findings of the Board having a permanent effect on the general policy or qualifying its constitution, have been regarded as by-laws and are given herein and numbered as sections of the constitution, with the date of the Board Meeting at which such by-laws were passed.

IV. EXPLANATIONS: Many explanations have already been found necessary, and will be continually added as natural inquiries develop, until we hope this manual will present an exhaustive description of the full nature of these systems and be universally used to familiarize everyone.

V. CHANGES: This constitution will be changed as circumstances prove necessary, and changes will be noted in subsequent editions of the manual under this section.

VI. OFFICIAL FORMS: All forms for Application, Retirement, Initiation, Mortgage loan, Legacy per Will and other cases, "pro forma" will be found under this heading in this Manual.

Section 1

Constitution Aged and Infirm Ministers' Fund

I. This fund is reliable and is absolutely independent of any similar scheme heretofore open to Ministers of the Baptist denomination. It embodies all the good points of the scheme developed and improved through many years of use by the Presbyterian Church of Canada, and is made up with guidance of the Office Males Table of Mortality in use by the Government of Canada, and therefore all deductions as to rates are mathematically correct. The schemes, therefore, insure the results advertised, making the same dependable to patrons. One half or \$200.00 annuity is proceeds from Minister's rates, the balance to be supplied from the other sources mentioned in Paragraph V.

II. THE MANAGEMENT AND ADMINISTRATION of this scheme shall be directed by a specially Incorporated Board of twenty-four appointed by the Convention—half Ministers and half laymen, five of whom shall constitute a quorum—eight of whom retire each year. In discretion of the Board two committees of three men each on "Initiation" and "Retirement and Finance" to be appointed by said Board to execute details under and subject to the Board.

III. ANNUITANTS IN OLD ANNUITY SCHEME.—Although as stated, this scheme has absolutely no relation or connection with the annuity scheme now in vogue, it shall be allowable for ministers already connected with such old schemes to become members of this so-called "Aged and Infirm Ministers' Fund", in the regular way and according to the constitution, but before doing so they must cancel their connection with the old annuity Fund, as provided for in the new plan for the disposal of that Fund. If over fifty-five years, the interim payments and interest as elsewhere described, must be provided for before connection with the fund.

IV. ADMINISTRATION OF CAPITAL: All funds and earnings thereon are to be held and invested by the Finance Committee of the Administration Board and available as endowment at the end of ten years, when annuitants may be expected to become eligible.

V. This fund shall be sustained: (a) By annual congregational

contributions. (b) Ministers' rates as per Office Males Mortality. (c) Special donations and bequests. (d) Income from endowment in discretion of the Board.

VI. THE INVESTED CAPITAL. Shall not be intrenched on for the purpose of paying annuities. There shall be added to the Capital yearly (a) All bequests made to the Fund, unless otherwise ordered by the testator. (b) Ministers' rates. (c) Gifts and special donations made for capital account.

VII. AUTHORIZED INVESTMENT: The funds, so far as they are not required for immediate application or expenditure, shall be invested in security on real estate; or in saving banks, or in government or municipal securities, or in deposits of any of the chartered banks of the Dominion, in the name of the Trustees.

VIII. PATRONS OF THE FUND: Shall consist of (a) Settled pastors ordained and laboring within the Maritime Provinces, who are members in good standing of a Baptist Church within said Provinces, and not over fifty-five years old; (b) Ordained missionaries in good standing, whom the Annuity Board (charged with the administration of this Fund) may pass upon as rightly belonging within the Maritime Convention. (c) Ordained Ministers engaged in Baptist educational or executive work, who are members in good standing of Churches within Maritime Provinces.

IX. (a) Upon compliance with the constitution as enacted at the time of connection and upon payment of the tabulated yearly rate, the above named ministers can connect with the fund by making their application in the regular way and having same regularly passed upon by the Administration Board. The tabulated rates being as follows:

AGE	RATE	AGE	RATE	AGE	RATE
25	\$5.85	36	\$11.10	47	\$24.20
26	6.20	37	11.85	48	26.30
27	6.55	38	12.65	49	28.60
28	6.90	39	13.60	50	31.20
29	7.30	40	14.45	51	34.15
30	7.75	41	15.50	52	37.50
31	8.20	42	16.60	53	41.35
32	8.70	43	17.85	54	45.80
33	9.25	44	19.20	55	50.90
34	9.80	45	20.70		
35	10.45	46	22.40		

It is specially provided at commencement of this scheme that Ministers over fifty-five years of age, but less than sixty-five, shall have privilege of joining the Fund by making a payment equal the sum they should have paid had the scheme been in operation and they had joined at fifty-five, together with simple interest at five per cent on such payment for the interim period or the maximum rate of \$50.90 may be paid annually and the interim amount with interest as above stated may constitute a lien against the annuity and to be deducted therefrom after the member becomes an annuitant in five equal annual amounts.

(b) The above scale of rates is intended to cover the twelve months to the end of September. Ministers, or others connecting throughout the year will only be expected to pay for the broken period to the following September, provided, however, he will not have passed the next older year of age within the broken period.

(c) The rate shall be paid on or before the thirteenth of September in each year, subject to a charge of twenty cents for each month in arrears.

(d) When a Minister has reached the age of seventy and has given forty years of service to the Churches, he shall not be required to pay rates.

(e) Four years arrears in payment of rates voids membership and reconnection as a rate-paying minister must be at the advanced age at which reconnection is made.

X. RETIREMENT WITHOUT LEAVE: When a Minister retires from pastoral work without leave from the Administration Board to retire, but continues in the Convention as a Baptist Preacher, he shall continue to pay into the fund his rate as in Rule

IX.: otherwise his annuity shall be in proportion to the time of his service as pastor.

XI. LEAVING THE DENOMINATION: Any minister leaving the Baptist Denomination and connecting with any other Church, shall be understood to forfeit any claim he may have had on this fund, and shall not be eligible to receive any of the money that he has paid into the fund as rates.

XII. INELIGIBLES: When a Minister, while able and willing to discharge his pastoral duties, is regarded by congregations as ineligible, and so finds himself obliged to engage in a secular call-

ing, he shall receive benefit for the years of actual service in the ministry when he retires under the rules of the Fund, provided the annual rates continue to be paid by him.

Cases not otherwise provided for to be specially dealt with by the Board, with the approval of the Convention.

XIII. LEAVING MARITIME PROVINCES: In the case of a Minister leaving the Maritime Provinces, and who has transferred his services to a sister Baptist Convention, his continuing rate in the future will be the age rate at date of connection with the Fund, except that he shall have the option to continue payment of his ministerial rates, while regularly employed as a Minister of some Baptist Church outside the bounds of our Convention or anywhere in the service of the Denomination and in due course receive, as for such payments, the annuity which the same shall have purchased on actuarial basis only estimated at \$200.00 annually.

XIV. NOTE—(Upon retirement, he shall receive gratuity only for the time he has given active service as a minister or denominational worker within the Baptist Convention of the Maritime Provinces).

XV. SECULAR VOCATION: When a minister resigns his pastoral charge and gives himself to another vocation, he shall forfeit all claims to benefits from the funds beyond the repayment of one-half the amount paid by him into the fund, and nothing to be allowed by way of interest.

XVI. RETIREMENT. The regular procedure, with a view to the retirement of a minister and placing his name on the list of beneficiaries, is as follows:

(a) When a minister, from age or infirmity, proposes to retire from the active duties of the ministry, he shall make application to the Secretary of the Board on the regular printed form provided for that purpose, and forward same not later than August first, giving all the information called for. Thereupon the Committee on initiation and retirement shall visit the congregation at a joint meeting with the committee, that such congregation may be heard for their interest and also that the committee may confer with them regarding their pastor's desire for retirement, and for a thorough consideration of all matters effected by such retirement. The meeting shall then record its judgment and send all relative documents to the Chairman of the Board, after which, if approved by them, the minister shall be considered an annuitant and

beneficiary of this Fund. All expenses incurred thereby to be paid by the Board, including travelling.

(b) **MEDICAL EXAMINATION:** If under the age of seventy, and medical examination is required, the Secretary will arrange for its being made on receipt of the application for retirement. The medical certificate must be made out on official form and by a doctor named by the Committee on "Initiation and Retirement."

XVII. ANNUITY TERMS: When a Minister is allowed by the Administration Board to retire after ten years service, he shall receive, if the State of the Fund permits, an annuity of seventy-five dollars (\$75.00) with ten dollars (\$10.00) for each additional year of service. Over thirty and up to forty, twelve dollars and fifty cents (\$12.50), making a total of \$400.00 after forty years service. Annuities shall be paid either in quarterly or half-yearly installments in the option of the board.

XVIII. SERVICE WITHOUT RATES: Years of service when rates were not paid, will, (when the state of the Fund permits) entitle a retiring Minister to one half the amount regularly allowed in lieu of such years service had rates been paid.

XIX. SPECIAL CASES: When a minister is allowed to retire after less than ten years' service in this Convention, his case shall be made the subject of special consideration by the Administration Board.

XX. PARTIAL DISABILITY: When a Minister's health is impaired but not so much as to render him wholly unable to discharge the duties of his profession, the Board may in their judgment grant him half the allowance to which he would be entitled in case of complete disability, subject to approval of the Convention.

XXI. RECOVERY: When a Minister, admitted to the benefits of the Fund on account of infirmity, recovers his health sufficiently to engage actively in remunerative employments, the annuity shall be reduced or discontinued in the judgment of the Board.

XXIII. ADDITIONAL ALLOWANCE: When a minister is mainly dependent upon his annuity from this fund, the Committee shall have power, after careful enquiry, to grant such additional allowance as the conditions of the Fund will permit, such additional allowance in no case to exceed One Hundred Dollars (\$100.00).

XXIV. GENERAL ACCEPTANCE: It is an instruction to the Board and Convention to use all lawful endeavors to secure that have the liberty of taking the lower claass, it being understood every minister when he takes a pastorate, shall become connected with the Fund, and that every congregation and Home Mission field shall make a reasonable contribution every year in support of the Fund.

XXV. This constitution is subject to revision by the Board at any regular meeting confirmed by first Convention following:—

Section 2

Constitution Ministers' Widows' and Orphans' Fund

XXX. MANAGEMENT: The Management of the Fund shall be entrusted to the Ministers' Annuity Board of the Maritime Provinces.

XXXI. STATISTICS: It shall be the duty of the Secretary to keep regular minutes of all the proceedings of the Board and also a record book in which shall be inscribed a correct record from the schedules, forwarded to him, of the names and dates of the births of all the ministers' contributing, the names and dates of the birth of their wives and children, the names of widows and orphans in receipt of aid, and such other statistics as may be required, and he shall also prepare an annual statement to be submitted to the Convention, of such changes as may have taken place during the year preceding in the statistics of the ministers contributing, and of the state of the fund in general.

XXXII. ACCOUNTING: The Treasurer shall every year prepare an account to be laid before the Convention, of the sums of money received and expended since the previous statement, and also a general statement of the funds and effects in the hands of the Trustees.

XXXIII. PATRONS: Ministers ordained and taking a pastorate within the bounds of the convention, may be admitted to the Fund by entering on, or previous to, the first day of October, after ordination and paying the regular rates from that date, but should any neglect doing so at that time, he may join any time within two years after by paying arrears from that date with interest.

XXXIV. PERSONAL REPORT: Each applicant shall be required to furnish the Committee in writing, with a statement of the date of birth and if married, of the date of his wife's birth, and also a statement of the name and date of birth of each of his children under 18 years of age. This on regular form used in applications for initiation.

XXXV. CLASSES: There shall be two classes of beneficiaries, and every person on becoming a member shall signify which class he chooses. Members choosing the higher class, shall at all times

that no part of the sum already paid or due by any such member, can be returned or abated to him, and that his future beneficiaries, if any, shall be entitled only to the annuity of such lower class. Once admitted to the lower class a member shall not have thereafter the right of transference to the higher class unless he makes application therefor within ten years of his first becoming a member, and furnish evidence of good health satisfactory to the Committee. Such member shall be admitted to the higher class upon paying arrears of rates with interest: and he shall thenceforth pay annually the rate then in force for the higher class for persons of his original age of entry.

XXXVI. RATES: Every person coming on the Fund shall pay annually on or before the thirteenth day of September in each year, at the following rates:

	Class 1	Class 2
Ministers under 35 yrs. of age.....	\$6.00	\$12.00
Ministers between 35 and 45.....	7.50	15.00
Ministers between 45 and 50.....	9.00	18.00

XXXVII. AGED OVER FIFTY: The application of any ministers over fifty years of age shall be made the subject of special consideration.

XXXVIII. RETIRED MINISTERS: In the case of ministers permitted to retire by the Convention, a deduction of one-third shall be made from the above rates, and in the case of ministers without charge, a similar reduction may be made by the Committee if it sees cause.

XXXIX. RATE EXEMPTION: Ministers on reaching the age of seventy years shall be exempted from further payments of rates; all rights and privileges of the Fund hitherto belonging to them remaining, notwithstanding unimpaired. But in all such cases the provisions which follow regarding a Marriage Equalizing Tax shall still apply.

XL. MARRIAGE EQUALIZING TAX: There shall be also chargeable an equalizing tax (not paid annually, but only on occasion of marriage) for every year exceeding five that the minister's age exceeds that of his wife, at the following rates:

	Class 1.	Class 2.
Under 45.....	\$2.00	\$ 4.00
Under 60.....	4.00	8.00
Over 60.....	6.00	12.00

The same to be paid on every subsequent marriage, except when he marries a widow already on the Fund, with the understanding that the Committee shall have the power, in special cases, to remit or reduce the amount. In all cases he shall be bound to furnish a statement of the date of his own birth and that of his wife.

XLI. FINES FOR LATE PAYMENT: Members not making payment of their annual rates on or before the thirteenth day of September in each year, shall be subject to the following fines for each month in arrears:—For each month thereafter until payment is made; and those in whose case arrears have accumulated to the amount of four annual rates, shall be liable to forfeit their membership and all privileges connected with the fund, and shall have no claim to the money they have paid into it. Intimation shall in all cases be sent to ministers in arrears before they shall be cut off from the benefits of the Fund.

Class 1.	Class 2.
.10 cents	.20 cents

XII. RATES: A member shall be entitled at any time to redeem his annual rates by the payment of a single sum, or to commute them into an increased payment to cease on his attaining the age of sixty-five (65), according to the Tables framed for the use of the Fund.

XLIII. ANNUITIES: The annuities to widows shall be as follows:

Class 1.	Class 2.
\$115.00	\$230.00

but in order to enable the widow to recover an annuity, six payments of annual rates shall be made, such payments, so far as they have not been made, to be deducted yearly from the annuity.

XLIV. PAYMENT HALF YEARLY: Annuities to widows shall be payable half-yearly on the thirteenth day of September and thirteenth day of March, commencing at the first of these dates, succeeding the death of the husband and until subsequent marriage or death.

XLV. PAYMENTS ORPHANS: There shall also be paid to each orphan child of any member, the sum of \$34.50 when on the higher class, until such child shall reach the age of 18, and for

those on the lower classes one-half of the above amount. In the event of the decease of both parents, payment shall be made as follows: When on the higher class, to the eldest orphan two-thirds of the amount payable to the widow, and \$34.50 to each additional orphan, but the aforesaid payment to the eldest orphan shall be transferred, on his reaching the age of 18, to the next orphan in age, and so on in succession till the youngest has reached the said age; and when on the lower class, according to the same percentage. In the case of orphans over eighteen years of age, whose fathers died while paying into the fund, incapacitated either physically or mentally for earning their own living, the Committee shall have the power of continuing the annuity for such time and to such an amount as they may see fit, but only the two-thirds above authorized.

XLVI. AUTHORIZED INVESTMENT: The funds, so far as they are not required for immediate application or expenditure, shall be invested in security on real estate, or in savings banks, or in government or municipal securities, or in deposits of any of the chartered banks of the Dominion, in the name of the Trustees.

XLVII.—INVESTIGATION: There shall be an actuarial investigation of the funds of the Institution every fifth year, and a revision of the rates when the amount of annuities to the widows and orphans may be increased or diminished as the state of the funds will warrant, or the amount of the annual rates may be altered, but no alteration in these shall take place at other times.

XLVIII. ALTERATIONS: These rules shall be altered only every fifth year, and no such alteration shall be made until considered by the Board, and the proposed alteration be submitted to the Convention and approved by them.

XLIX. ARBITRATIONS: All differences or disputes that may arise in regard to sums due, shall be referred to arbitrators of whom the Trustees shall name and elect one, the other party one, and, if necessary, the third to be chosen by these two, being persons not beneficially interested directly or indirectly in the funds of the Institution.

L. LUMP SUM REPAYMENT: In the case of any minister, a widower or unmarried, having made 40 payments, and having reached the age of 70 years on his agreeing to relinquish all claim upon the fund, he shall be entitled to receive the sum of \$300.00 when on the highest class, and \$150.00 when on the lowest.

LI. FAMILY ALWAYS PROTECTED: In the event of any minister or denominational worker ceasing to be a minister or professor by resignation, deprivation, or in any other way, it shall nevertheless be in his power to uphold and continue the right and interest of his widow, and to participate in the benefits of the funds, by making regular payment of all sums payable under these regulations.

LII. CHANGES REPORTED: Every minister in the Fund shall be required to furnish annually to the Secretary a notice of the changes in his family by birth, death, or marriage, which shall be duly entered on the Record Book by filling out an annually remitted regular official questionnaire.

LIII. NON NEGOTIABLE OR SEIZABLE: The annuities payable to widows and orphans being intended as an elementary provision, form no part of the estate of the contributor, and shall not be assignable or subject to arrestment or other legal proceedings at the instance of his creditors, but shall be paid only to the widows, and the tutors and guardians of the children, and in case the widow shall be under any legal or natural disability, or in case the children shall have no tutors or guardians, it shall be competent for the Trustees of the Fund to name two or more persons as Trustees to manage and apply the annuities in such a manner as shall appear to them to be most for the benefit of such widows or children.

LIV. REVISION: This Constitution is subject to revision by the Board at any regular meeting confirmed by first Convention following.

LVI.

LVII.

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THE BOARD OF MINISTER'S ANNUITY FUND

LVIII.

LIX.

Section 3

General By-Laws Ministers' Annuity Board

LX. SECRETARY-TREASURER, Moncton, N. B. Dec. 19th, 1919. The Board on motion, appointed A. H. Chipman, Secretary-Treasurer at a salary of \$200.00 per year and expenses.

LXI. EXECUTIVE, Moncton, N. B. Dec. 19th, 1919. An Executive Committee of five, in addition to the President and Secretary-Treasurer, is elected as follows:—Revs. Cochrane, and MacPherson, and J. C. Mills, Mayor Hanford Price, J. A. Christie.

LXII. EXECUTIVE QUORUM, Sussex, N. B. Feb. 9th, 1919. On motion it is resolved that a quorum of this executive committee shall consist of four members, including the Secretary-Treasurer. This regulation to be subject to the approval of the Board.

LXIII. INITIATION AND RETIREMENT COMMITTEE, Moncton, N. B. Dec 19, 1919. On motion it is decided to have the executive appoint a committee on Initiation and Retirement and a committee on finance (as on section one of the proposed constitution).

On motion Revs. C. W. Rose, E. H. Cochrane, A. H. Saunders, G. C. Warren, F. C. Hartley, M. S. Richardson, J. A. Christie, are appointed as committee on "Initiation" and "Retirement". Any three of these are to constitute a quorum of the committee.

LXIV. FINANCE COMMITTEE, Sussex, N. B. Feb. 9, 1920. On motion a finance committee is appointed as follows, the chairman, the secretary-treasurer, A. A. Wilson, L. W. Simms, and Hanford Price. This committee is to pass upon investments of capital and all transactions on capital accounts. Their duties to include division of Endowment Funds. (New) as between "Aged and Infirm Minister's Fund" and the "Minister's Widows and Orphan's Fund".

LXV. TREASURER BONDED, Moncton, N. B. Dec. 19th, 1919. On motion the Treasurer is asked to secure a fidelity bond in favor of the Board, in the Ocean Accident and Guarantee Corporation Co., Ltd., at the current rate of \$4.00 per thousand.

The Chairman reports that he has received from A. H. Chipman, the required bond for \$10,000.00 in the Ocean Accident and Guarantee Corporation Co., Ltd.

LXVI. OLD PLAN CLOSED, Moncton, N. B. Dec. 19th, 1919. On motion the board decides that no further applications are to be received under "The Minister's Annuity" and "The Relief and Aid Fund" and no deposits received except from those who may insist upon paying the balance required to make them fully paid up annuitants for \$200.00 under the said funds.

LXVII. SIGNATURES, Moncton, N. B. Dec. 19th, 1919. On motion the Secretary-Treasurer and the President are authorized to sign all deeds, mortgages and legal documents.

On motion, the Secretary-Treasurer, A. H. Chipman, is authorized to endorse all funds as for deposit, only in whatever chartered bank the President and Secretary may elect.

On motion it is voted that all notes, cheques, bills of exchange and negotiable instruments, drawn on behalf of the board, shall be signed by the Secretary-Treasurer, A. H. Chipman, and the President, M. Garfield White, or J. C. Mills or D. J. MacPherson, either of these as for M. Garfield White.

LXVIII. LEGAL COUNCIL, Moncton, N. B., Dec. 19th, 1919. On motion, the Board authorizes the executive committee to employ a lawyer when his services may be required.

LXIX. SOLICITOR, Sussex, N. B., Feb. 9th, 1920. On motion, Mr. A. A. Wilson is appointed the regular Solicitor of the Board.

LXX. REGULAR MEETINGS, Moncton, N. B., Dec. 19th, 1919. The regular meeting dates of the Board are on motion agreed upon as the second Monday in April, and at the Maritime Convention. The Special Meetings are to be held at the call of the chair or of any two members of the Board who shall give five days notice in writing, stating purposes and objects of the said meeting.

LXXI. APPLICATION SPECIAL AID, Sussex, N. B., Feb. 9th, 1920. The President and Treasurer are requested to arrange a form to be completed by all special applicants for relief and aid, they to answer satisfactorily all the necessary questions before aid can be granted, said form to be approved by the Board.

LXXII. AUDITOR, Sussex, N. B., Feb. 9th, 1920. Resolved that the Board appoint Mr. T. E. Lawless of Toronto, Ont., as Auditor.

LXXIII. FORMER CONSTITUTION GOVERNS CASES UNDER OLD PLAN. On motion it is resolved that whereas the former constitution was replaced by the new constitution (by vote of the convention) therefore, it is hereby authorized that the Management of all remaining cases coming under the former annuity scheme shall be dealt with according to said former constitution.

LXXIV. OFFICIAL NAME OF BOARD, Sussex, N. B., Feb. 9th, 1920. On motion it is resolved that the name of this Board be "Board of Ministers Annuity Fund of the United Baptist Convention of the Maritime Provinces".

LXXV. UNIFORM MORTGAGE TERMS, Sussex, N. B., Feb. 9th, 1920. On motion it is resolved that uniform terms for investment in mortgages are (1) a limit of 50% of the appraised value; (2) seven per centum interest, payable quarterly; (3) a five year period; (4) no interim payments on account of principle; (5) loans secured by insurance acceptable to the Board; (6) usual clause protecting the Board against taxes or assessments; (7) a personal or customary bond; (8) all deeds or documents with regard to title or insurance will be left with the Board.

LXXVI. TRANSFERENCE FROM OLD PLAN TO NEW FUNDS. Approved by Convention.

Provision is made to allow Ministers anxious to withdraw from the old fund without losing the money they have paid in, to do so, and join the Aged and Infirm Ministers Fund. We advise making possible of such with-drawing from the Old Fund, by the signing of an Agreement to accept with compound interest at 5% computed from date of with-drawal from old scheme, the amount paid in. Such payment to be made whenever the Subscriber shall become a retired dependent on the New Fund. Should he die before becoming an annuitant, settlement to be made with his heirs on above basis.

Section 4

Section 5

Section 6

FORMS

Form No. 1

THE BOARD OF MINISTERS' ANNUITY FUND OF THE UNITED BAPTIST
CONVENTION OF THE MARITIME PROVINCES

APPLICATION FOR CONNECTION WITH FUND

AGED AND INFIRM MINISTERS' FUND

I hereby make application to connect with the **Aged and Infirm Ministers' Fund** of the Board of Ministers' Annuity Fund of the United Baptist Convention of the Maritime Provinces.

Name.....

Present Church.....

Place and Date of Birth.....

Place and Date of Ordination.....

Signature.....

Place and date.....

THE BOARD OF MINISTERS' ANNUITY FUND OF THE UNITED BAPTIST
CONVENTION OF THE MARITIME PROVINCES
STATISTICAL REPORT

A.—Name.....

B.—Address.....

C.—Birthplace.....

D.—Date of Birth.....

A.—Place of Ordination.....

B.—Date.....

C.—Fields Served.....

[illegible]

D.—Present Position.....

Back of Form No. 2.

III.—FAMILY STATISTICS:

A.—Wife's Name.....

B.—Date of Birth.....

C.—Date of Marriage.....

D.—Children;

[illegible]

IV.—SICKNESS OF ANY MEMBER OF FAMILY DESCRIBED:

Full information as above is necessary for participation in:
(1)—Aged and Infirm Minister's Fund.

- (1)—Aged and Infirm Minister's Fund;
- (2)—Widow's and Orphan's Fund;
- (3)—Group Insurance against death or disability.
- (4)—Special Relief and Aid.

Please fill in and return the above promptly, thereby assisting the Board in its work.

Form No. 3

**THE BOARD OF MINISTERS' ANNUITY FUND OF THE UNITED BAPTIST
CONVENTION OF THE MARITIME PROVINCES**

**APPLICATION FOR LEAVE TO RETIRE
AGED AND INFIRM MINISTERS' FUND**

APPLICATION OF.....
Application for leave (of Convention) to retire from the active duties of the Ministry, with a view to benefit from the Aged and Infirm Ministers' Fund. (To be accompanied by a medical Certificate, if the Applicant is under seventy years of age).

**TO THE COMMITTEE ON INITIATION AND RETIREMENT TO THE
ANNUITY BOARD**

Desiring on my retirement from the active duties of the Ministry, to be admitted to benefit from the Aged and Infirm Ministers' Fund, I hereby request the Committee to take the steps that may be necessary in order that the sanction of the Convention may be given to my retirement, and that I may be placed on the Fund for benefit. I submit the following particulars for the information of the Committee:

PARTICULARS OF MINISTERIAL SERVICE

NAME OF PLACES	TIME IN EACH
.....	
.....	
.....	
.....	
.....	
.....	
.....	
.....	
.....	

Total Period of Service.....Years.

Present Age.....Date of Ordination.....

Reasons for Retirement.....

Dated at.....this.....day of.....1920

Signature of Applicant.

.....

THE BOARD OF MINISTER'S ANNUITY FUND

Form No. 4

THE BOARD OF MINISTERS' ANNUITY FUND OF THE UNITED BAPTIST
CONVENTION OF THE MARITIME PROVINCES**MEDICAL EXAMINER'S REPORT**

On the Physical and Mental Condition of the
 Rev. of the
 of in the County of and Province of
 The above-named has made application for leave to retire from the active
 duties of the ministry on the ground of ill-health and infirmity. Please
 examine him and answer the following questions, and give such other and
 further information regarding the applicant's state of health, physical
 and mental condition as should be brought to the knowledge of the Com-
 mittee and are not covered by the questions and answers thereto:

1. In what respect does he claim to be infirm?
 2. What evidences are there to establish infirmity?
 3. Are the respiratory organs in a healthy condition?
 4. What is the condition of the heart and heart's action?
 5. Are the functions of the brain, muscles and nervous system in a healthy
condition?
 6. Are the urinary organs in a healthy state?
 7. Are the digestive organs in a healthy condition?
 8. Is there any impairment of sight or hearing?
 9. Is the infirmity, in your opinion, of such a kind as to render him unfit for
the active duties of the ministry? And is it likely to be permanent
.....
 10. Is there, in your opinion, any other point or circumstance not covered by
the foregoing questions and answers bearing on the physical or mental
condition of the applicant which should be brought to the knowledge
of the Committee?
- Dated at
 this day of 19...

Medical Examiner.

